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Applicant(s):	David Lawrence	Examiner:	Rankins, William E.
For:	Public Offering Risk Management		

Mailstop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER ALLOWANCE (37 C.F.R. § 1.312)

Sir:

David Lawrence and/or Attorney(s) for applicant(s) (hereinafter "Applicant") submits herewith and requests entry of this Amendment After Allowance in accordance with 37 C.F.R. § 1.312.

Amendments to the Specification begin on page 2.

Remarks begin on page 3 of this paper.